



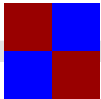
## Your UI Debit Card

Your UI Debit Card accesses an account that has been opened on your behalf by the Arkansas Department of Workforce Services for the sole purpose of issuing Unemployment Insurance payments.

Benefits will be deposited into your card account when due, based upon your current eligibility and the weekly information you certify.

The UI prepaid debit card is convenient and easy. Use it wherever Visa is accepted – online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. Always make sure to know your balance before you make a purchase, make cash withdrawals, or pay bills.

*You choose! DWS offers two payment methods for weekly UI benefits - Debit Card or Direct Deposit. Inquire at any DWS local office .*



For more information  
regarding your debit  
card services, call  
Cardmember Service  
at  
866-276-5114

or  
visit the website:  
[www.reliacard.com](http://www.reliacard.com)

Arkansas  
Department of  
Workforce Services

Jobs for People. People for Jobs.  
**DWS**  
Department of  
WORKFORCE Services

If you have questions  
regarding your claim for  
Arkansas Unemployment  
Insurance, contact the  
DWS local office nearest  
to you.

Or visit our website:  
[www.dws.arkansas.gov/](http://www.dws.arkansas.gov/)

## Your UI Debit Card

Safer Than  
Cash – Easy  
To Use!



## Did you know ...

... **that** if you need to make a purchase for more than the amount you have in your debit card account, you can use two forms of payment? Tell the cashier how much to take from the debit card and pay the remaining balance by cash, check or another credit card.

... **that** some restaurants and gas station pay-at-the-pumps may only authorize a small amount at the time you swipe the card—just to make sure the card has funds on it. The final full transaction amount will not post until a couple of days later. If you do not have the appropriate funds when the transaction clears, it may result in a negative balance and overdraft fees.

...**that** Interlink merchants, including grocery stores and discount stores allow you to receive cash back at no extra charge when you make a purchase with your card. To know if your retailer is an Interlink merchant, match the Interlink logo on the back of your card to the logo displayed on the merchant's door or at the checkout counter.

## How to Avoid Potential Card Fees:

- **ATM Fees:** Using an ATM not owned by U.S. Bank or MoneyPass will result in a \$1.50 fee per transaction, and the ATM owner may charge their own fee. Even if you do not complete a fund transfer, a balance inquiry at an ATM not owned by U.S. Bank or MoneyPass can result in a charge to your account.
- **Activity Fees:** There is no charge for an active account. You will be charged \$2.00 per month if your account is inactive for 365 consecutive days, until the card becomes active or the balance reaches \$0. Deposits, purchases, withdrawals and balance inquiries are considered activity.
- **Card Replacement Fees:** There is no fee for card replacement via standard US mail (3-5 business days). However, if you request expedited replacement (2 business days via UPS), there is a \$13.00 charge.
- **Overdraft Fees:** Overdraft Coverage pays for card transactions even if you do not have sufficient funds in your account. Overdraft fees may be assessed. Overdraft Coverage is an optional service.
- **Message Alert Fees:** Account alerts can be sent to your mobile phone via text messages for \$0.15 each, or to your e-mail for no charge.

## AVOID ATM FEES:

- Only **US Bank** or **MoneyPass** ATMs provide free cash withdrawals.
- **Go inside!** Any bank or credit union affiliated with Visa will complete a cash withdrawal at the teller's window for no charge.
- **Check your balance before you go.** The teller will not know the balance in your account. To avoid an overdraft, check your balance before you make a cash withdrawal.



You can use your debit card to make purchases everywhere Visa debit cards are accepted. There are no fees associated with Point of Sale (POS) transactions.